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ABSTRACT

Research was conducted on the use of education services by welfare recipients in Maryland through surveying local departments of social services and using university research departments. Information was sought on the following: the number of Temporary Cash Assistance (TCA) customers engaged in educational activities, the types of activities, whether local departments of social services encourage clients to engage in educational activities and whether they count education as a work activity. The study found that 1,528 persons were engaged in one of the various types of educational activities during the month of June 1999. About two-thirds of these clients were enrolled in vocational education and community colleges. The study also described successful practices in welfare-to-work educational activities and found that Maryland's approach incorporates these successful practices. The study concluded that Maryland is successfully implementing the TCA policies to facilitate customers' pursuit of education. (Accounts of the use of educational services from the local departments of social services in Allegheny County, Baltimore City, Cecil Bounty, Charles County, Frederick County, Harford County, Montgomery County, and Somerset County are included.) (KC)

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ED 437 515

Utilization of Education by Maryland's Welfare Customers

August 15, 1999

Overview

The Department of Human Resources is pleased to provide this report on education utilization by welfare recipients to the Senate Budget and Taxation and House Appropriations Committees. We have polled the local departments of social services throughout the State for their inputs to this report. We have also engaged our two university research partners, the University of Maryland – School of Social Work and the Regional Economic Studies Institute of Towson University, to assist the Department in researching information for this report.

The Department has striven to answer completely all of the required reporting topics with inclusive information. The Department was able to provide comprehensive answers to the following reporting topics:

a) number of Temporary Cash Assistance (TCA) Customers engaged in an educational activity (see page 8),
b) types of educational activities (see page 3),
c) whether local departments of social services encourage clients to engage in educational activities (see page 5-7 and pages 11-14), and
d) whether local departments of social services count education as a work activity (see pages 5-7 and pages 11-14).

Due to insufficient information available, we have not been able to answer conclusively the following question. "What degree education is assisting TCA clients in finding employment which pays above the minimum wage?" The data to answer this question is not accessible. Research studies are inconclusive on the relationship of education and wages for former welfare recipients. This report does, however, present the wage and education relationship and summarize recent research on the best practices for welfare-to-work programs (see pages 9-11).

This report also contains supplementary information, which the Committees may find useful. For example, the role of education for welfare customers and shifting policies in an era of welfare reform is important background information. A discussion of the sweeping changes of the federal welfare reform law of 1966 - the Personal Responsibility and Work Opportunities Reconciliation Act (PRWORA) is presented. PRWORA prescribes the types of educational activities and delineates which educational activities are countable. Another point addresses the states' flexibility and possible choices regarding education under welfare reform. Also presented is a synopsis of Maryland's policy on pursuing education, which emphasizes an *Individualized Approach* and *Local Department Flexibility*. Accompanying this is an explanation of the policy of pursuing college education as a stand-alone work activity or in conjunction with work. Included next is demographic information describing the welfare population's educational levels and needs. The relationship of educational attainment and wages follows. Some final accounts from the locals departments describe their practices and relate their experiences with TCA customers and their educational activities.

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Background

The role of education and training in welfare reform is an open issue, and conclusive research studies on the best practices are yet to be published. Some welfare experts and policymakers advocate providing education and training to prepare welfare recipients for jobs that will eventually help them leave poverty. This approach is referred to as the *human capital approach*. This model includes significant investments in education that emphasize skills building through classroom education and training as a precursor to employment. The model embraces the concept that an up-front investment in the skills and education levels of welfare recipients will allow them to obtain higher-paying jobs. Defenders of this approach argue that welfare recipients, who are pushed into the labor market too quickly, typically obtain unstable, low-wage jobs and end up back on welfare.

An alternative approach, the *work force attachment approach* or "Work First," advocates placing welfare recipients immediately in jobs whenever possible, even if these jobs pay wages below the poverty level. It views any job as a good first job, which can be a stepping stone to a better job or provide the motivation to get a better job. It rests on the hypothesis that the best way to succeed in the work force is to join it by requiring and helping TCA clients to look for work. This approach reflects the view that welfare recipients can best build their work habits and develop skills in the workplace rather than in a classroom. "Work First" proponents contend that welfare recipients learn more from an actual job than from any educational program.

The increasing adoption of the *work force attachment* approach is largely due to its success. In particular, the evaluation of the Riverside County, California research study showed that this model yielded the best results of any other scientifically evaluated welfare program in the history of the United States. Additional ongoing evaluation of "Work First" programs in Atlanta, Grand Rapids, and Riverside County being done for the U.S. Department of Heath and Human Services and Department of Education has this conclusion: "After two years, welfare and employment impacts for the *human capital approach* were not as strong as those for "Work First." (*Evaluating Two Welfare-to-Work Program Approaches: Two-Year Findings on the Labor Force Attachment and Human Capital Development Programs in Three Sites*, Manpower Demonstration Research Corporation, Gayle Hamilton et al, 1997.)

Public policies toward education and training for welfare recipients have changed over time. The Family Support Act and the Job Opportunities and Basic Skills (JOBS) were federal legislation and programs enacted in 1988 that provided training and educational activities for welfare recipients. Under JOBS, Maryland's welfare-to-work program, named *Project Independence*, was structured to provide intensive training and/or education to then AFDC customers. The training and education were done before any attempts were made to place the customers in jobs. The results of *Project Independence* are generally agreed not to have been as good as was wished since the welfare rolls did not diminish. This is especially significant when viewed from the perspective of the program's difficulty in placing AFDC customers in jobs. The disappointing program statistics in Maryland are reflected by the low number of job placements (25,603) in the seven-year period from October 1989 through September 1996. In contrast, since the October 1996 beginning of welfare reform in Maryland, 27,414 job placements have occurred in only a 2 year 9 month period. This change in philosophy was brought about by a

shifted emphasis in federal welfare reform policies that espouse a "Work First" approach. The Personal Responsibility and Work Opportunities Reconciliation Act of 1966 (PRWORA) has encouraged the states to adopt the *work force attachment* approach. PRWORA encourages quick job placement by requiring increasing proportions of state welfare caseloads to be participating in work activities and for increasing number of hours while limiting the extent to which education and training can count as such work activities. Moreover, a new strict time limit of only 12 months was imposed as the maximum length of time a TCA recipient could be in an educational activity. (Teen parents pursuing secondary education/GED are excluded from this limitation.) Finally, the new five-year lifetime limit for receipt of TCA benefits jeopardizes the pursuit of long-term education programs.

After PRWORA - the Era of Federal Welfare Reform

Strict Work Participation Requirements (with a Caseload Reduction Credit):

- The 1996 federal welfare reform law, which encourages a "Work First" philosophy, gives the states great flexibility but also holds them accountable for strict work participation requirements. (However, work participation requirements are offset by a Caseload Reduction Credit.)

- Work participation requirements for this federal fiscal year require 35% (rising to 50% by FFY 2002) of the State's adult recipients to be in a federally defined work activity for at least 25 hours per week (rises to 30 hours by FFY 2000 and thereafter).

Types of Educational Activities

On-the-Job Training: Training that is given to a person by an employer in the public or private sector. The training is provided while the person is engaged in productive work with the employer and provides knowledge or skills essential to the full and adequate performance of the position into which he/she was hired. The person receives a wage from the employer, which is considered a training wage.

Vocational Education: This category includes instruction in an institution or work-site setting designed to upgrade a person's technical skills and information required to perform a broad array of related jobs. In Maryland, this category also includes community colleges.

Secondary Education or GED: This category includes education instruction provided by a secondary school or an alternative educational program leading to achievement of a high school diploma or high school equivalency (GED).

Education Directly Related to Employment: The federal requirement is for this education to directly lead to obtaining a job. Additional federal requirements limit this category to persons who have not received a high school diploma or GED. Basic skills training is an example of this category.

Job Skills Training: This category includes training that is provided in an institutional or work-site setting and is designed to upgrade a person's technical skills and information required to perform a specific job. Examples include nurses' aids, computer keyboarding, and clerical.

The federally defined work activities are focused on work and job search activities.

- Only the following educational activities are allowable as federally defined "CORE" work activities. As such, they are stand-alone activities that count as work participation under federal requirements.
    - Teen-parent head of household pursuing high school diploma or GED.
    - Vocational education not exceeding 12 months. (NOTE: Maryland allows attendance at community college to be counted under this activity.)
    - On-the-job training.
    - NOTE: the federal definitions exclude two- and four-year college degree programs.

- The federal definition of "OTHER" work activities includes three other educational categories. However, the hours spent by a TCA recipient in one of these other work activities are countable only after a person has spent 20 per week in a core work activity. This means these activities did not count at all toward federal participation rate requirements until FFY 1999 when they count for the last five hours of participation. In FFY 2000 and thereafter, these activities can count for 10 of the required 30 hours of participation
    - Education directly related to employment.
    - Job skills training
    - Secondary education/GED pursued by a customer who is not a teen parent.

- Under the federal welfare reform law, a state that has met its work participation requirement can allow people to participate in post-secondary education as stand-alone activity. (These individuals remain on the active TCA caseload and are not counted toward the State's work participation credit. However, their time as an active TCA case continues to count against their 5-year lifetime federal limit.)

- Maryland's federal work participation requirement for all families is now zero percent. This is because the required rate (35%) is offset by the State's large caseload reduction credit. The two-parent rate of 90% is similarly offset by a reduction in the two-parent caseload.

Possible State Choices Under Federal Welfare Reform

- Although the federal law has made it more difficult for welfare recipients to pursue post-secondary educational activities, they are not prohibited. The states have considerable flexibility. There are three models along a spectrum of which Maryland has adopted two of the models.

    1) A state could allow TCA recipients to participate in education only after putting in the required amount of time in work activities and not provide any support services (e.g.

childcare and transportation). Maryland does not take this approach.

2) A more supportive and pro-education position would be to require a minimum number of hours in approved work activities and also provide support services for those who choose to go to college in addition to their approved activities. This is one of Maryland's approaches.

3) The most supportive end of the spectrum would be for a state to allow attendance in post-secondary education as a stand-alone activity. This is Maryland's other approach. However, it depends on an individualized and case-by-case basis. There is also a pilot program in Baltimore exploring this approach.

    - To avoid financial penalties, such a state must have either enough people in approved work activities to meet federal work requirements or create a separate state program thus removing these students from federal work participation requirements.

What Choices States Have Made Regarding Education

- To date, there is no detailed compendium of state policies toward education, but it appears that these policies have become more restrictive in favor of the *work force attachment model. (Welfare Information Network, 1998)*

- 24 states (including Maryland) allowed at least some welfare recipients to meet their work requirements by participating in education or post-secondary education alone. However, many of these stand-alone activities were provided to students who had begun their college education prior to the implementation of welfare reform. *(Welfare Information Network, 1998)*

- 15 states (including Maryland) provided support services for school attendance for welfare recipients who attend school on their own time after complying with work requirements. *(Welfare Information Network, 1998)*

Maryland's Policy on Pursuing Education

- Maryland has adopted a progressive mixed-approach, which combines elements of both the *work force attachment* and *human capital* models. "Work First" is emphasized; however, education and training are also allowed and encouraged depending on what is best suited to meet the individual needs and circumstances of the TCA customer. This is best described as ***Maryland's Individualized Approach coupled with Local Department Flexibility.***

- Although Maryland has adopted a work force attachment model, the pursuit of education also remains a potential opportunity if it is consistent with the individual assessment and Family independence Plan required by Maryland's welfare reform law.

- Maryland relies on an ***Individualized Approach*** to meet the particular needs and circumstances of the individual TCA customer. This involves a careful assessment of the individual customer's skills, abilities, strengths, and deficiencies in order to develop a plan to become independent.

- ***Local Department Flexibility*** is also integral to the Individual Approach Method, which can take into account local resources, opportunities, and partnerships with educational providers and employers.

- Each case is carefully evaluated on an individual basis to determine if education is an option for the customer and is likely to lead to a job and independence from welfare.

- Local department case managers consider, and often encourage, pursuing educational activities when developing their Family Independence Plan with their customers.

    - A customer who has started a degree or vocational education program would be allowed to finish the program if the customer has shown the ability to satisfactorily complete their program and in a reasonable time. The customer is allowed to finish their education before seeking work.

    - An adult lacking a high school diploma, and who lives in area where most jobs require one, is encouraged to take classes and get a GED as a part of the Family Independence plan. This is often done through a community partner, such as the local community college, school district, or non-profit agency.

- Maryland has used its flexibility to interpret the approved categories of "vocational educational training" to include some college courses, especially the type of vocational educational coursework completed at community colleges.

    - Community colleges throughout the State have entered into partnerships with the local departments of social services to develop specialized vocational programs that suit both the needs of the student and the community's need for workers with specialized skills.

    - Many community colleges have also cooperated with the local departments of social services to make it easier for welfare recipients to pursue education. Many of these colleges have packaged work and education together by using federal Work-Study funds, making community service opportunities available, and developing internship programs.

- In all respects, Maryland has aligned its policy with the federal Secretaries of Education and Health and Human Services, which is to encourage welfare recipients to stay in school by combining education with work activities.

Maryland's Policy on Pursuing Higher Education

- Maryland interprets "vocational education" to include community college attendance.
- Although not the norm, higher education as stand-alone activity is an option.
  - Local departments have the flexibility to allow welfare customers, in accordance with their family independence plan, to take college courses alone or in combination with work.
  - Finishing a baccalaureate or associate college degree is nearly always encouraged for those customers who have been in school and indicate the ability to satisfactorily complete their programs within a reasonable time.
  - In April 1998, the Department launched a pilot program in higher education by forming a collaborative partnership between the Baltimore City Department of Social Services and the Baltimore City Community College (BCCC). This program named *IMPACT 2000* is a two-year pilot, which allows TCA customers that are current, or past, students of BCCC to attend college as a stand-alone activity.
    - BCCC and the Baltimore City Department of Social Services coordinate the program, provide supportive services to the students, and monitor the students' progress.
    - Results of this two-year program are incomplete at this time. The University of Maryland School of Social Work will conduct an evaluation of this pilot program after its completion.
- In March 1998, a policy directive was issued to all local departments that clarified the Department's policy on the pursuit of college and vocational education by our TCA customers. All local departments are to encourage and cooperate with their customers who choose to pursue a course of higher education and:
  - are employed at least 20 hours per week in an unsubsidized job or participating in an approved work activity;
  - are engaged in a course of study that will directly lead to a job as documented in the individual assessment and family independence plan;
  - are engaged in a course of study that will take two years or less to complete; and
  - maintain at least a "C" average in their coursework.
- While local departments have the flexibility to go beyond this minimum, they must provide childcare and other supportive services to current and prospective TCA customers who choose to pursue a course of higher education.
- Maryland's "work first' program does not impede TCA customers from pursuing higher education as long as they are also meeting their work requirements. These can often be done through work-study programs with the colleges.

Table 1

Individuals Engaged in an Educational Activity

During June 1999

Local Department of Social Services	TOTAL # PARTICIP.	OJT	BEV	BED	BER	IST
Allegany	40	0	11	2	0	0
Anne Arundel	92	0	2	0	2	0
Baltimore City	4395	17	666	199	46	46
Baltimore County	541	0	244	0	0	0
Calvert	48	0	17	1	4	0
Caroline	10	0	0	1	0	0
Carroll	17	0	3	1	0	1
Cecil	29	0	1	2	0	0
Charles	69	0	3	19	0	1
Dorchester	64	0	9	1	0	0
Frederick	78	0	11	6	2	0
Garrett	26	0	0	1	1	0
Harford	105	0	15	6	1	4
Howard	40	0	2	3	0	0
Kent	10	0	0	6	0	0
Montgomery	256	0	28	6	9	1
Prince George's	982	32	0	38	2	18
Queen Anne's	23	0	0	0	0	1
St. Mary's	22	0	0	1	0	0
Somerset	23	0	1	2	0	0
Talbot	14	0	0	0	1	0
Washington	59	0	1	2	0	0
Wicomico	136	0	1	20	0	2
Worcester	27	0	1	4	0	0
Statewide Totals	7106	49	1016	321	68	74

Source : Work Opportunities MIS Statistical Summary Report

Educational Activities Codes Definitions:

- OJT: On-the-Job Training
- BEV: Vocational Education (In Maryland this also includes Community Colleges)
- BED: Secondary Education or GED
- BER: Education Directly Related to Employment
- IST: Job Skills Training

- There were 1,528 individuals in Maryland who were engaged in one of the various types of educational activities during the month of June 1999. About two-thirds of these clients were enrolled in vocational education and community colleges.

- Education represents 21.5 percent of all federally allowable work activities. Under PRWORA, the cap for overall participation in educational activities for a state is 30 percent.

Education Levels of the Welfare Population – a National Perspective

- A March 1998 report from the *Welfare Information Network* showed a large proportion of welfare recipients have very low education and skill levels.
  - A study of a nationally representative sample of single welfare mothers found that 64% lacked a high school diploma.
  - Almost two-thirds of welfare recipients' test scores on the Armed Forces Vocational Aptitude Battery (ASVAB) fall in the bottom quartile, which effectively disqualifies them from military service.
  - Research estimates run between 25% and 40% for welfare recipients with learning disabilities.
- Another report from the Employment Policies Institute in 1997 reported that, ". . . one-third of welfare recipients are functionally illiterate. While another third of this population possesses only marginally better reading skills, still unable to perform many basic job-related tasks. For these individuals, entry-level jobs represent their only employment opportunities." *(From Welfare to Work, the Transition of an Illiterate Population* – Employment Policies Institute, 1997)
- In 1996, 25 to 34 year-olds who were high school drop outs were about three times as likely as high school graduates (who had not gone to college) to receive AFDC. *(Current Population Survey,* Bureau of the Census, 1998)

Relationships Between Educational Level and Wages and Unemployment

Table 2 **Education and Wages**

High School Drop Out	$13,697
High School Graduate	$20,248
Some College, no degree	$20,728
Associate's Degree	$26,363
Bachelor's Degree	$37,224
Master's Degree	$46,332
Advanced Degree	$56,105
Doctoral Degree	$67,685
Professional Degree	$82, 749

SOURCE: U.S. Bureau of the Census, Current Population Survey, March 1995

Table 3 **Unemployment Rate by Educational Attainment**

Educational Attainment	Percent
High School Drop Out	11.6
High School Graduate	6.1
Some College, no degree	5.2
Associate's Degree	3.8
Bachelor's Degree	2.8
Advanced Degrees	2.2

SOURCE: U.S. Bureau of the Census, Current Population Survey, March 1995

- A Maryland longitudinal study entitled *Life After Welfare* directed by Dr. Catherine Born of the University of Maryland - School of Social Work has revealed a link between welfare recidivism and education level, especially those customers lacking a high school diploma.
  - Those with lower levels of education tended to stay on welfare longer.
  - Those with lower levels of education were more likely to return to welfare for a second spell.
  - "Results suggest that efforts to reduce recidivism should be especially geared towards customers with low levels of education, especially those who lack a regular high school diploma."

Research Findings on Education for Welfare Recipients and Resulting Wages

Despite the clear relationship between skill level and compensation, the research on the effectiveness of education and training programs for welfare recipients leaves many more questions than answers. In part, this is due to the small number of evaluations and limitations in their designs. For example, education and training were usually only single components of various others of the programs studied, which often included job search assistance, work experience, and other services. Results are usually not provided for specific services because it is too difficult to separate their individual effects and measure their significance. Therefore, the relative costs and benefits of basic education, vocational education, or college education, as separate strategies, are largely unknown. (1. *After AFDC: Welfare-to-Work Choices and Challenges for the States*, Dan Bloom, Manpower Demonstration Research Corporation, 1997. 2. *Education and Training Under Welfare Reform*, Marie Cohen, Welfare Information Network, 1998.)

- "Thus far, there is no evidence that either approach [employment focused or education and training focused programs] helps welfare recipients escape poverty. Earnings impacts often result from higher rates of employment, not higher wages." (*A Research Synthesis, Job Retention and Advancement Among Welfare Recipients*, The Lewin Group, 1999)

- One reason that many welfare recipients seem to benefit little from adult education may be that many of these programs are aimed at GED completion; however, there is evidence questioning the utility of a GED in the labor market. (*The Nonequivalence of High School Equivalents*, Journal of Labor Economics, Stephen Cameron and James Heckman, 1993.)

- Another reason may be that many welfare recipients have failed in school and are unenthusiastic about returning to the classroom. (Cameron and Heckman, 1993.)

- Moreover, there appears to be a scarcity of educational services appropriate for those with learning disabilities or limited English proficiency. (Cameron and Heckman, 1993.)

- In general, the research suggests that welfare-to-work models that include education and training as part of a spectrum of activities, which include job search and work, can produce more positive and longer-lasting impacts on earnings than programs that provide only job search assistance. (The Lewin Group, 1999.)

- In a highly respected report authored by Julie Strawn of the Center for Law and Social Policy in 1998, she reaches the following conclusions: (*Beyond Job Search or Basic Education: Rethinking the Role of Skills in Welfare Reform*, Julie Strawn, 1998.)

  - Education or training oriented programs have not consistently produced more positive results than job-search oriented programs, nor have they produced better impacts on welfare receipt or welfare spending.

  - Quick employment and skill building should not be viewed as competing goals.

  - "The most effective welfare-to-work programs share a flexible, balanced approach that combines job search, education, job training, and work."

  - "Successful employment programs more generally offer a wide range of individualized services."

  - ". . . [Successful employment programs] have a central focus on employment; have close ties to local employers; and are intensive, setting high expectations for participation."

- ***Maryland's welfare-to-work approach incorporates these successful traits described above.***

Accounts on Education from Some of the Local Departments of Social Services

Allegany County: A continual focus for the local department is the on-going development of skill training endeavors to enhance their customers' employability and to increase opportunities for a living wage.

- The department encourages its customers to participate in an on-site Basic Skills Enhancement Workshop as their initial vocational education activity. Then, other vocational education programs are available through partnerships with the Allegany County Board of Education and Center for Career and Technical Education. One program offered is a 12-

month course leading to employment as machine tool operators at $15.00 per hour.

- The local YMCA and Family Center is a volunteer site that offers a one-stop-shop approach for the hardest to serve customers in order to eliminate barriers to securing and retaining employment. Vocational education is only one of the many services offered.

- Various vocational education programs have been developed through successful partnerships with Allegany College of Maryland, the Western Maryland Health System, and Advantage Computer. These vocational education and skills training programs include: unit secretary, geriatric aide, certified nursing assistant, medical billing clerk, and clerical worker.

Baltimore City: The department recognizes the importance of education as a means of improving the overall employability of its TCA customers. Their policy has been to encourage educational activities as part of the customers' independence plan if coupled with work activities such as work experience, community service, part time employment, and work study.

- The department is working with community based agencies to assist in reaching their educational goals. Currently these include: Empowerment Zone Village Center, Baltimore Reads (GED and Adult Basic Education-ABE), Sylvan Learning Center, and Baltimore City Community College (BCCC).

- Initiated a pilot program with BCCC called *IMPACT 2000* (discussed previously on page 7) that allows TCA customers to pursue an associate's degree as a stand-alone work activity.

Cecil County: The department supports education for their TCA customers and strives to blend work and personal responsibility with education in a more flexible and individualized manner.

- Currently, Cecil County is participating in a national research project on rural welfare-to-work strategies. They expect the results of this research will offer significant insight into how education can be optimally utilized in moving people from welfare to work.

Charles County: The department recognizes the value of additional education and training in finding employment that offers better than entry level wages. To this end, they encourage education in conjunction with another work activity. However, previous experience in using education as a stand-alone activity has not proved effective. Education in conjunction with employment is the norm for most people in today's workforce; the expectations should be no different for our TCA customers.

- The "Jobs to Careers" program with the local community college was designed for their customers and provides follow up after the customer becomes employed. Customers are encouraged to avail themselves of a wide array of course offerings at the college.

- The department has designated part of their TCA savings to help with their customers' tuition and fees at the local community college.

Frederick County: The department sees a significant role for education as we continue to

progress with welfare reform. The need appears to be for targeted, short-term training that generally does not exceed 12 months.

- The challenge is for the education community to develop short-term training, which complements the needs, expectations, and are within the abilities of our customers.

- The nature of the "hard-to-serve" TCA customers, who have significant barriers to employment, is such that a stronger link to education is anticipated. This education should stress attainment of GED's and increase literacy levels.

Harford County: The department encourages customers to engage in educational activities, on either a full-time or part-time basis, if it is indicated to be best course for the TCA customer to move him/her to employment and self-sufficiency.

- Education as the customers' primary work activity is always recommended and supported if the results and the customer's status indicate education to be the best course to follow to help them achieve employment.

- An ABE/GED program is available to customers on-site at the WAGE Connection, the one-stop center location that provides a broad range of services.

- Linkages with educational institutions in the community have been forged to facilitate referrals to appropriate educational programs for the customers.

- Funds have been designated to make available short-term, job specific skill training to TCA customers. This training is targeted to provide jobs that pay at least $8.00 per hour within one year of employment.

Montgomery County: The department takes an individualized approach to customers engaging in educational activities. There are currently 55 TCA customers, excluding high school/GED students, participating in education and training activities at such places as Montgomery College, CompuClub, Montgomery Beauty School, Americorps, and the University of Maryland.

- Customers lacking a high school diploma, GED, or with limited English or literacy skills are referred to an adult basic education provider.

- Montgomery County is one of the jurisdictions selected to operate a Job Skills Enhancement Pilot Project designed to assist employed TCA customers pursue education and training that will position them for upward mobility and increased earnings in the workplace.

- It has not been their experience that TCA customers are unable to obtain jobs that pay above the minimum wage, without having a college degree or specialized training. About 60% of their job placements pay more than the minimum wage.

Somerset County: Post-secondary education should prepare a TCA customer for a better living wage; however, it has not been a guarantee. They still encounter customers who obtain their degree and stay on TCA or work for minimum wage.

- If a customer is enrolled, or becomes enrolled, in a college program that they will complete in two years, the department allows it as a stand-alone work activity. They currently have four TCA customers utilizing this option.

- Vocational education is encouraged and allowed as a stand-alone work activity. Customers have completed medical transcription, daycare, nursing assistant, and computer training courses while on TCA.

- For those without a high school diploma or GED, Somerset County has partnered with the Somerset Public Schools and Somerset County Library to serve up to 70 adults and their children in a Welfare-to-Work Literacy Program.

- Somerset County encourages their TCA customers who are engaged in a work activity to pursue their education. The department assists with financial support that enables current and former TCA recipients to move toward career advancement, while continuing to work.

Washington County: The department believes that education, coupled with countable work activities, is the best approach leading to successful customers.

- In Washington County, TCA customers are encouraged to pursue educational activities but must be actively involved in other work activities while pursuing advanced education.

- They have collaborated with the local community college, and there are several certificate programs that can be completed in several months. Although the department has been actively seeking customers and encouraging these programs, to date they have not had any customers interested.

Conclusion

The accounts and experiences with education and training from some of the local departments of social services represent a cross-section of activities from throughout the State. These reports point to the successful implementation of Maryland's policy on our TCA customers' pursuit of education. These accounts reveal how our ***Individualized Approach coupled with Local Flexibility*** has been the right mix and a progressive model to best meet the needs of the customer and the community. Maryland's welfare-to-work approach incorporates the traits found in what recent research describes as the best practices. These are programs that demonstrate a flexible, balanced approach by combining job search, education, job training, and work.

Maryland must continue the work hard work it has done, which puts us at the forefront in implementing welfare reform policies that are responsive to all of our citizens. To accomplish this we must continue to review current practices and explore new concepts. For example, the ongoing, longitudinal study of welfare leavers - *Life After Welfare* series – conducted by the University of Maryland's School of Social Work will continue to provide more revelations about the impact of welfare reform policies. Additionally, the Job Skills Enhancement Pilot Programs, the *IMPACT 2000* pilot in Baltimore City, and the national research project in Cecil County are some current initiatives that will provide new insight and ideas about how best to use education and training to move our customers into jobs that provide a living wage and the potential for increased earnings.

The Maryland economy is projected to grow throughout the rest of 1999 and through 2000, which will provide a favorable environment for our customers who are searching for jobs. While there should be opportunities for current and potential TCA customers, it is important to try to match the individual with her (or his) individual needs that will help achieve her goals. These could be furthering her education either on or off the job, getting on a career track, or simply getting her first job and the confidence and self-esteem that allows for future development. To these ends, the Department will continue to monitor and review our education policy and make adjustments and recommendations to our elected leaders when necessary.